



# **SCIENGTECH FASHION**

**Directors - PRAMOD GUPTA & MITHILESH GUPTA**

**Pan - ABOCS7258Q**

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## 1. EXECUTIVE SUMMARY:

### 1.1 Project Snapshot - Introduction and Overview

**SCIENG TECH PVT LTD** is a newly incorporated Private Limited Company poised to enter the garments manufacturing industry with a strategic focus on delivering high-quality apparel to both domestic and international markets.

Located at **No. 68/6, opposite DLF Maiden Heights, Rajpura Village, Jigani Hobli, Anekal Taluka**, the company is promoted by **Mr. Pramod Gupta** and **Mr. Mithilesh Gupta**, who serve as the directors. Both promoters bring rich industry experience and a clear vision for growth, combining technical know-how with strong leadership.

The company plans to commence operations in **August 2025**, with the establishment of a state-of-the-art manufacturing unit equipped with the latest garment production technologies. To achieve this, **SCIENG TECH PVT LTD** is investing **₹116.65 lakhs** towards the purchase of modern plant and machinery, facilitating high production capacity and superior product quality.

The unit will manufacture a wide range of garments, including **Shirts, Pants, Trousers for Men, Women, and Kids**, catering to Indian clients like **Arvind, Raymonds, India Garage, Levis, Lee Cooper, US Polo, Max, and Bolt Fit**. Over the next two years, the company aims to expand into **export markets** across the **USA, Europe, the Middle East, and Asia**.

With a strong emphasis on **quality, timely delivery, and client satisfaction**, **SCIENG TECH PVT LTD** is well-positioned to establish a significant footprint in the competitive textile and apparel industry.



## **Company Overview:**

**Scieng Tech Pvt. Ltd.**, incorporated in 2024, is a dynamic and diversified enterprise with expertise in industrial solutions and manufacturing. The company currently operates two major verticals:

### **1. Engineering & Industrial Services**

Specialized in:

- Fabrication and erection of structural systems
- HVAC installations
- Electrical works
- Shifting and erection of tanks, vessels, and machinery
- Skid manufacturing and commissioning

### **2. New Venture: Garment Manufacturing**

In line with its vision for expansion and diversification, Scieng Tech Pvt. Ltd. is launching a new garment manufacturing division focused on quality apparel for **men, women, and kids**.

## **Garment Division Highlights:**

#### **• Manufacturing Location:**

A mega factory facility spanning **38,115 sq.ft.**, taken on a **7-year lease** in **Anekal**, Bengaluru, Karnataka.

#### **• Operational Launch:**

The manufacturing unit is set to commence production in **August 2025** with the latest advanced garment machinery and equipment.

#### **• Product Range:**

- Men's Shirts, Pants, Trousers
- Women's Apparel
- Kids' Wear

#### **• Initial Market Focus:**

Supplying high-quality finished garments to reputed Indian brands such as: **Arvind, Raymond, India Garage, Levis, Lee Cooper, US Polo, Max, and Bolt Fit**.

#### **• Export Roadmap:**

Within **2 years**, the company aims to foray into international markets, targeting exports to regions including the **USA, Europe, Middle East, and Asia**.

## 1.2 Entity Details

<b>Entity &amp; Owner Details:</b>	
Name of the Entity :	SCIENG TECH PVT LTD
Name of the Promoter(s):	Pramod Gupta Mithilesh Gupta Rajpal Singh Rawat
Year of Establishment	AUG 2025
Registered under	Private Limited Company
Business Description	GARMENTS MANUFACTURING
Address of the Entity	No.68/6, opp- DLF maiden heights, Rajpura , Village, Jigani hobli, Anekal Taluka

## 1.3 Cost of Project & Means of Finance

<b>MEANS OF FINANCE:</b>	
Source of Finance	(Rs. In Lakhs)
Term Loan	105.00
Owner Contribution In Asset	36.31
Cash Credit	100.00
Owner Contribution In Working Capital	33.33
<b>Total</b>	<b>274.64</b>

<b>TOTAL COST OF PROJECT:</b>		
Sr. No.	Particulars	(Rs. In Lakhs)
1	Asset Purchase Cost	141.31
2	Working Capital	133.33
	<b>Total</b>	<b>274.64</b>

## 1.4 Profile of Promoters, Business Owners

**Mr. Pramod Gupta** and **Mr. Mithilesh Gupta** are the founding directors and key promoters of **SCIENG TECH PVT LTD**. Both individuals bring a wealth of experience, leadership, and industry insight to the organization, particularly in the fields of textile and garments manufacturing.

**Mr. Pramod Gupta** has extensive experience in the apparel and textile sector, with a strong understanding of production management, quality control, and market dynamics. He is responsible for overseeing the strategic planning and operational execution of the company. His hands-on approach and commitment to innovation ensure that **SCIENG TECH PVT LTD** maintains high standards in both production and customer satisfaction.

**Mr. Mithilesh Gupta** brings a solid background in business development, finance, and organizational leadership. His focus is on scaling the business, maintaining strong client relationships, and driving profitability through efficient financial planning. His keen business acumen and systematic approach contribute significantly to the company's sustainable growth.

**Rajpal Singh Rawat** bring a solid background in Production and planning in Textile industries. He is B.com graduate with 25 year experience and worked with Arvind Ltd, Sulvia Apparels, Paragon Apparels, EV Export, Go Go International and Super Overseas.

Together, the promoters are committed to building **SCIENG TECH PVT LTD** into a leading garments manufacturing company by leveraging modern technology, skilled manpower, and a customer-centric approach. Their combined expertise is instrumental in guiding the company toward long-term success and operational excellence.



## **1.5 Employment Details**

It is crucial to focus on enhancing employment opportunities across the country, with entrepreneurs and business owners serving as key drivers of economic growth by generating jobs in both cities and rural regions.

One should insist to increase the employment levels of the country. In the light of this, entrepreneurs and business owners help the economy by generating employment in urban and rural areas. In coming years and decades, India is expected to witness significant demographic growth and expansion in the working age population. To absorb such labor force in the future, all the sectors viz. manufacturing, service, trading and agriculture would need to play an important role. Currently manufacturing sector accounts for approximately 11% to 13% of the total employment in the country, which is well below its true potential. Small and medium enterprises (SMEs) and micro small and medium enterprises (MSMEs) account for 90%+ of the total industrial activity in India. Estimates suggests, the SME and MSME sector offers maximum opportunities for self-employment as well as jobs, after the agricultural sector. Also, the labor-capital ratio tends to be higher for SMEs and MSMEs. **SCIENG TECH PVT LTD** will help the economy by way of employment generation, as it is going to generate employment to 5 + 1 people.

**Total number of employees: 5**

**Incremental employees due to expansion of the business (if any) : 1**

## 1.6 Manufacturing Process

1. **Fabric Procurement:** High-quality fabrics are sourced from verified suppliers and inspected for defects before use.
2. **Cutting:** Fabric is layered and cut using templates or CAD systems to ensure precision and minimize wastage.
3. **Stitching:** Cut pieces are stitched together in sequence using industrial machines by skilled operators.
4. **Quality Checking:** Garments are inspected for defects, measurements, and finishing based on quality standards.
5. **Finishing and Ironing:** Final touches like thread trimming, label fixing, and ironing are done for presentation.
6. **Packing and Dispatch:** Finished garments are packed as per buyer specifications and dispatched for delivery.

## 1.7 Marketing Strategy

SCIENG TECH PVT LTD aims to establish itself as a reputable and quality-driven garments manufacturer, catering to both domestic and international markets. The company's marketing strategy is built on a combination of **product quality, brand positioning, distribution reach, and customer relationships**.

### 1. Target Market Segmentation

- **Domestic Retailers & Wholesalers:** Supply to multi-brand outlets, local retailers, and wholesalers across India.
- **Export Buyers:** Focus on export houses and international clients through buying agents and trade fairs.
- **Private Labels & Fashion Brands:** Partner with emerging brands looking for quality manufacturers.

### 2. Product Positioning

- Position SCIENG TECH as a **reliable manufacturer of high-quality garments** offering **value-for-money**.
- Emphasize use of modern machinery, skilled workforce, and strict quality control.

### 3. Branding and Promotion

- **Brand Identity:** Develop a unique brand image highlighting quality, reliability, and customization.
- **Online Presence:** Launch a professional website showcasing product range, manufacturing capabilities, and certifications.

- **Social Media:** Use platforms like LinkedIn, Instagram, and Facebook to highlight product lines, factory insights, and client testimonials.
- **Catalogs & Lookbooks:** Professionally designed product brochures for buyers and trade meetings.

#### **4. Sales and Distribution Channels**

- **Direct Sales:** Engage with wholesalers, private label brands, and retail chains through a dedicated sales team.
- **B2B Platforms:** Register on B2B platforms like IndiaMART, TradeIndia, Alibaba, and Fibre2Fashion.
- **Agent Network:** Appoint marketing agents/distributors in key regions to expand sales outreach.

#### **5. Participation in Trade Shows**

- Attend national and international garment trade shows like **Garment Technology Expo, India International Garment Fair, and Textile India** to network and showcase capabilities.

#### **6. Customer Relationship Management**

- Build long-term partnerships by offering customized products, timely deliveries, and competitive pricing.
- Regular follow-ups, feedback mechanisms, and post-sale support to ensure customer satisfaction and loyalty.

#### **7. Pricing Strategy**

- Follow a **cost-plus pricing model** while remaining competitive in the market.
- Offer volume-based discounts and flexible payment terms for bulk buyers.

#### **8. Quality Assurance**

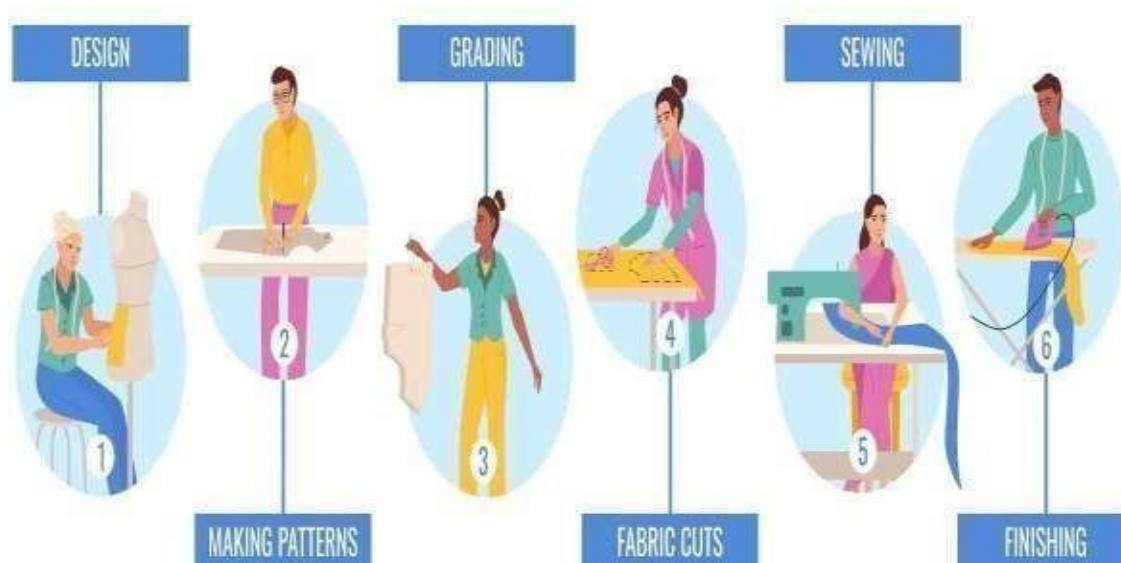
- Use superior raw materials and maintain strict quality checks at each production stage to gain a reputation for consistent quality—an important marketing advantage.

## 1.8 Objective of the project

The primary objective of the project is to establish and expand a modern **garments manufacturing unit** under **SCIENG TECH PVT LTD**, equipped with advanced machinery and infrastructure to produce high-quality apparel at scale. The project aims to:

1. **Enhance Production Capacity:** By investing in new plant and machinery worth ₹116.65 lakhs, the company seeks to significantly improve its manufacturing output and meet growing market demand.
2. **Ensure Product Quality & Efficiency:** Adoption of automated and semi-automated processes to maintain consistent product quality, reduce manual errors, and ensure timely deliveries.
3. **Create Employment Opportunities:** Generate direct and indirect employment for skilled and semi-skilled labor, contributing to the local economy.
4. **Enter Domestic and Export Markets:** Establish the brand as a reliable garments manufacturer catering to both Indian and international markets through strategic marketing and B2B partnerships.
5. **Achieve Sustainable Growth:** Build a scalable and profitable business model through efficient operations, quality assurance, and customer satisfaction.
6. **Leverage Financial Assistance:** Utilize a term loan of ₹99.15 lakhs alongside a promoter's contribution of ₹17.50 lakhs to create a financially viable and self-sustaining enterprise.

## GARMENT MANUFACTURING PROCESS



## 1.9 Swot Analysis

### *Strengths*

1. **Experienced Promoters:** Led by Mr. Pramod Gupta and Mr. Mithilesh Gupta, both of whom bring industry knowledge and leadership.
2. **Investment in Modern Machinery:** Up-to-date plant and machinery worth ₹116.65 lakhs ensures high-quality and scalable production.
3. **Strategic Location:** Situated in Jigani Hobli, Anekal Taluka—an emerging industrial area with good access to labor and logistics.
4. **Quality-Focused Production:** Strong emphasis on product quality, control systems, and process optimization.

### *Weaknesses*

1. **New Entrant in Competitive Market:** As a new player, the company lacks brand recognition compared to established players.
2. **High Initial Capital Requirement:** Large upfront investment creates financial dependency on loan repayments.
3. **Limited Marketing Network:** Currently in the early stages of building a distribution and agent network.
4. **Dependency on Skilled Labor:** Garments manufacturing requires skilled operators, which may be a constraint initially.

### *Opportunities*

1. **Rising Demand for Garments:** Growing domestic consumption and global outsourcing demand for Indian apparel manufacturers.
2. **Export Potential:** Access to international markets through B2B platforms and trade fairs.
3. **Private Label Manufacturing:** Increasing number of small and medium fashion brands looking for quality manufacturers.
4. **Government Support:** Incentives under schemes like PMEGP, MSME, and TUFs for textile businesses.

### *Threats*

1. **Intense Market Competition:** Competition from well-established local and international manufacturers.
2. **Fluctuation in Raw Material Prices:** Cotton, yarn, dyes, and fabric cost volatility can affect profitability.
3. **Labour Turnover and Shortage:** High attrition in the garment sector can impact production timelines.
4. **Changing Fashion Trends:** Rapid shifts in consumer preferences require adaptability in production and design.

# SCIENG TECH PVT LTD

## A BRIEF ABOUT THE PROJECT

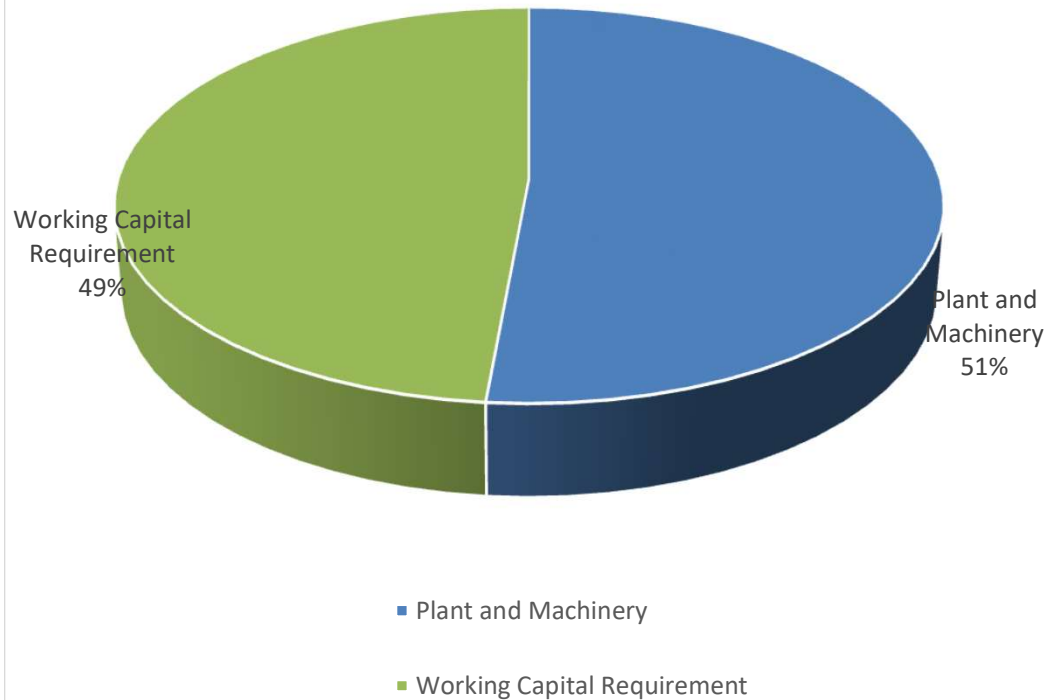
- Name of the Organisation : **SCIENG TECH PVT LTD**
- Registerd Address : **No.68/6, opp- DLF maiden heights, Rajpura Village, Jigani hobli, Anekal Taluk,**
- Constitution : **Private Limited Company**
- Permanent Account Number (PAN) : **ABOCS7258Q**
- Nature of Business : **Garments Manufacturing**
- Name of the Directors : **Pramod Gupta  
Mithilesh Gupta  
Rajpal Singh Rawat**
- Purpose of the Project Report : **Funding For Business**
- **Total Capital Requirement for the bussiness (Rs. In Lakhs)** : **274.64**
- Own Contribution(Rs. In Lakhs) : **69.64**
- Government Loan/ Subsidy (if any) :
- Requirement of the Loan (Rs. In Lakhs)
  - Cash Credit : **100.00**
  - Term Loan : **105.00**

## SUMMARY OF FUNDING FACILITY

### COST OF PROJECT

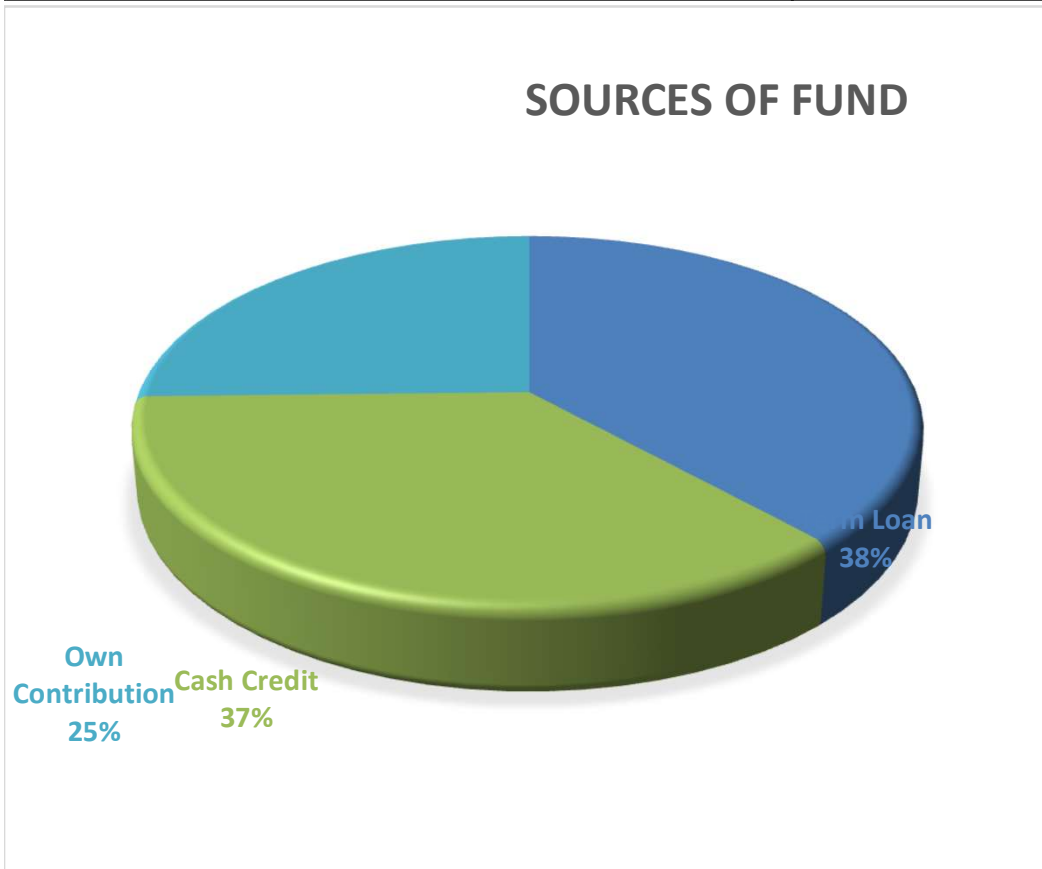
Particulars	Amount (in lakhs)
Plant and Machinery	₹ 141.31
Working Capital Requirement	₹ 133.33
<b>Total</b>	<b>₹ 274.64</b>

### COST OF PROJECT



**SOURCES OF FUND**

Particulars	Amount (in lakhs)
Term Loan	₹ 105.00
Cash Credit	₹ 100.00
Own Contribution	₹ 69.64
<b>Total</b>	<b>₹ 274.64</b>



## INCOME AND EXPENDITURE STATEMENT

Particulars	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
<b><u>1. INCOME</u></b>							
Domestic Revenue	1,180.97	1,299.06	1,428.97	1,571.87	1,729.06	1,901.96	2,092.16
Less : GST / Other Duties / Return	-	-	-	-	-	-	-
	<b>1,180.97</b>	<b>1,299.06</b>	<b>1,428.97</b>	<b>1,571.87</b>	<b>1,729.06</b>	<b>1,901.96</b>	<b>2,092.16</b>
<b><u>- COGS</u></b>							
Opening Stock	-	97.07	106.77	117.45	129.19	142.11	156.33
Purchases (+)	732.20	675.51	743.07	817.37	899.11	989.02	1,087.92
Labour & Transport (+)	141.72	155.89	171.48	188.62	207.49	228.24	251.06
Power & Fuel (+)	35.43	38.97	42.87	47.16	51.87	57.06	62.76
Other prime costs (+)	-	-	-	-	-	-	-
Closing Stock (-)	97.07	106.77	117.45	129.19	142.11	156.33	171.96
<b>Gross Profit</b>	<b>368.69</b>	<b>438.40</b>	<b>482.24</b>	<b>530.46</b>	<b>583.51</b>	<b>641.86</b>	<b>706.04</b>
<i>Gross Profit %</i>	<b>31.22%</b>	<b>33.75%</b>	<b>33.75%</b>	<b>33.75%</b>	<b>33.75%</b>	<b>33.75%</b>	<b>33.75%</b>
<b>Indirect Expenses</b>	159.43	163.86	168.51	173.40	178.52	183.91	189.57
<b><u>EBITDA</u></b>	<b>209.26</b>	<b>274.54</b>	<b>313.73</b>	<b>357.07</b>	<b>404.98</b>	<b>457.95</b>	<b>516.48</b>
<i>EBITDA %</i>	<b>17.72%</b>	<b>21.13%</b>	<b>21.95%</b>	<b>22.72%</b>	<b>23.42%</b>	<b>24.08%</b>	<b>24.69%</b>
Other Income	-	-	-	-	-	-	-
<b><u>Interest and Financial Charges</u></b>							
Cash Credit	9.50	9.50	9.50	9.50	9.50	9.50	9.50
Term Loan	6.54	8.93	7.74	6.42	4.98	3.40	1.66
Existing Loans (if any)	-	-	-	-	-	-	-
<b>Depreciation</b>	21.20	18.02	15.31	13.02	11.06	9.41	7.99
<b><u>PROFIT BEFORE TAX</u></b>	<b>172.02</b>	<b>238.09</b>	<b>281.18</b>	<b>328.12</b>	<b>379.44</b>	<b>435.64</b>	<b>497.33</b>
<i>PBT to Sales %</i>	<b>14.57%</b>	<b>18.33%</b>	<b>19.68%</b>	<b>20.87%</b>	<b>21.94%</b>	<b>22.91%</b>	<b>23.77%</b>
<b>Provision for Income Tax</b>	51.61	71.43	84.35	98.44	113.83	130.69	149.20
<b>PROFIT AFTER TAX (PAT)</b>	<b>120.42</b>	<b>166.67</b>	<b>196.82</b>	<b>229.69</b>	<b>265.60</b>	<b>304.95</b>	<b>348.13</b>
<i>PAT to Sales%</i>	<b>10.20%</b>	<b>12.83%</b>	<b>13.77%</b>	<b>14.61%</b>	<b>15.36%</b>	<b>16.03%</b>	<b>16.64%</b>

<b>PROJECTED BALANCE SHEET</b>							
Particulars	Projections						FY 2032
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	
<b><u>LIABILITIES</u></b>							
<b>A DEBT LIABILITIES</b>							
(excluding installments for 1 year)	99.40	87.38	74.17	59.65	43.69	26.14	6.85
<b>Total Secured Loans</b>	<b>99.40</b>	<b>87.38</b>	<b>74.17</b>	<b>59.65</b>	<b>43.69</b>	<b>26.14</b>	<b>6.85</b>
<b>Unsecured Loans</b>	-	-	-	-	-	-	-
<b>Government Funds</b>	-	-	-	-	-	-	-
<b>Total Unsecured Loans</b>	-	-	-	-	-	-	-
<b>A. Total Outside Liabilities</b>	<b>99.40</b>	<b>87.38</b>	<b>74.17</b>	<b>59.65</b>	<b>43.69</b>	<b>26.14</b>	<b>6.85</b>
<b>B CURRENT LIABILITIES</b>							
Cash Credit / OD / DLOD	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Sundry Creditors	100.30	92.54	61.07	67.18	73.90	81.29	89.42
Provisions	20.06	11.10	7.33	8.06	8.87	9.75	10.73
Advance Payment from Customer(s)	-	-	-	-	-	26.05	28.66
Creditors for Capital Goods	-	-	-	-	-	-	-
Other Current Liabilities	2.05	2.13	2.22	2.31	2.40	0.45	0.50
<b>B. Total Current Liabilities</b>	<b>222.41</b>	<b>205.77</b>	<b>170.62</b>	<b>177.55</b>	<b>185.17</b>	<b>217.55</b>	<b>229.30</b>
<b>TOTAL OUTSIDE LIABILITIES(A+B)</b>	<b>321.82</b>	<b>293.16</b>	<b>244.79</b>	<b>237.20</b>	<b>228.85</b>	<b>243.69</b>	<b>236.15</b>
<b><u>NET WORTH</u></b>							
<b>Capital Balance</b>							
Opening Bal/Share Capital (incl. Reserves)	-	190.06	356.73	553.55	783.24	1,048.84	1,353.79
Own Contribution for Business	69.64	-	-	-	-	-	-
Surplus (+) or deficit (-) in P&L Account	120.42	166.67	196.82	229.69	265.60	304.95	348.13
Drawings	-	-	-	-	-	-	-
Any other item (+)/(-)	-	-	-	-	-	-	-
<b>SUB TOTAL</b>	<b>190.06</b>	<b>356.73</b>	<b>553.55</b>	<b>783.24</b>	<b>1,048.84</b>	<b>1,353.79</b>	<b>1,701.92</b>
<b>TOTAL LIABILITIES</b>	<b>511.88</b>	<b>649.88</b>	<b>798.34</b>	<b>1,020.44</b>	<b>1,277.69</b>	<b>1,597.48</b>	<b>1,938.07</b>

## PROJECTED BALANCE SHEET

Particulars	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
<b><u>ASSETS</u></b>							
<b><u>CURRENT ASSETS</u></b>							
Cash & Bank	79.24	168.72	268.22	383.75	515.26	661.98	838.04
Stock in hand	97.07	106.77	117.45	129.19	142.11	156.33	171.96
Sundry Debtors & Receivables	48.53	53.39	58.72	64.60	71.06	156.33	171.96
Loans & Advances (Asset)	2.01	2.56	3.46	4.33	5.41	6.76	8.45
Deposits	3.25	6.50	7.80	9.36	11.23	14.04	17.55
Security Deposit & TDS, Taxes (Advance)	0.67	0.85	1.15	1.44	1.80	2.25	2.82
Export & Other Receivables	-	-	-	-	-	-	-
Other Current Assets	143.00	165.00	181.00	245.00	320.00	360.00	439.00
<b>SUB TOTAL</b>	<b>373.76</b>	<b>503.79</b>	<b>637.81</b>	<b>837.67</b>	<b>1,066.87</b>	<b>1,357.69</b>	<b>1,649.77</b>
<b><u>INVESTMENTS</u></b>	-	-	1.75		5.12	2.50	10.00
<b><u>OTHER NON-CURRENT ASSETS</u></b>	18.00	44.00	72.00	109.00	143.00	184.00	233.00
<b><u>FIXED ASSETS</u></b>							
GROSS BLOCK	-	120.11	102.10	86.78	73.76	62.70	53.30
Addition :	141.31	-	-	-	-	-	-
Less : Depreciation	21.20	18.02	15.31	13.02	11.06	9.41	7.99
<b>NET BLOCK</b>	<b>120.11</b>	<b>102.10</b>	<b>86.78</b>	<b>73.76</b>	<b>62.70</b>	<b>53.30</b>	<b>45.30</b>
<b>TOTAL ASSETS</b>	<b>511.88</b>	<b>649.88</b>	<b>798.34</b>	<b>1,020.44</b>	<b>1,277.69</b>	<b>1,597.48</b>	<b>1,938.07</b>

## Indirect Expenses

Particulars	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Accounting & Audit	7.37	7.73	8.12	8.53	8.95	9.40	9.87
Bank Charges	4.57	4.80	5.04	5.29	5.55	5.83	6.12
Insurance Charges	1.38	1.45	1.52	1.60	1.68	1.76	1.85
Rent	48.00	50.40	52.92	55.57	58.34	61.26	64.32
Factory Expenses	5.82	6.11	6.42	6.74	7.08	7.43	7.80
Business Admin Expenses	7.23	7.59	7.97	8.37	8.79	9.23	9.69
Printing & Stationery	4.98	5.23	5.49	5.76	6.05	6.35	6.67
Professional Fees	2.65	2.79	2.93	3.07	3.23	3.39	3.56
Salaries	70.81	70.81	70.81	70.81	70.81	70.81	70.81
Travelling Expenses	3.54	3.72	3.91	4.10	4.31	4.52	4.75
Repairs & Maintenance	3.07	3.23	3.39	3.56	3.73	3.92	4.12
Other Expenses	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>159.43</b>	<b>163.86</b>	<b>168.51</b>	<b>173.40</b>	<b>178.52</b>	<b>183.91</b>	<b>189.57</b>

		ASSET CLASS								rupees in lakhs	
Particulars		Land & Plot(s)	Building	Plant and Machinery	Furniture & Fixtures	Computers	Vehicles	Equipments	Other Assets	Summary	
Rate of Depreciation		0.00%	10.00%	15.00%	10.00%	40.00%	15.00%	15.00%	10.00%		
FY 2026	Opening Balance		-	-	-	-	-	-	-	-	
	Addition in 180 days		-	141.31	-	-	-	-	-	141.31	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	141.31	-	-	-	-	-	141.31
	Depreciation		-	-	21.20	-	-	-	-	-	21.20
	Closing Balance		-	-	<b>120.11</b>	-	-	-	-	-	<b>120.11</b>
FY 2027	Opening Balance		-	120.11	-	-	-	-	-	120.11	
	Addition in 180 days		-	-	-	-	-	-	-	-	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	120.11	-	-	-	-	-	120.11
	Depreciation		-	-	18.02	-	-	-	-	-	18.02
	Closing Balance		-	-	<b>102.10</b>	-	-	-	-	-	<b>102.10</b>
FY 2028	Opening Balance		-	102.10	-	-	-	-	-	102.10	
	Addition in 180 days		-	-	-	-	-	-	-	-	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	102.10	-	-	-	-	-	102.10
	Depreciation		-	-	15.31	-	-	-	-	-	15.31
	Closing Balance		-	-	<b>86.78</b>	-	-	-	-	-	<b>86.78</b>
FY 2029	Opening Balance		-	86.78	-	-	-	-	-	86.78	
	Addition in 180 days		-	-	-	-	-	-	-	-	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	86.78	-	-	-	-	-	86.78
	Depreciation		-	-	13.02	-	-	-	-	-	13.02
	Closing Balance		-	-	<b>73.76</b>	-	-	-	-	-	<b>73.76</b>
FY 2030	Opening Balance		-	73.76	-	-	-	-	-	73.76	
	Addition in 180 days		-	-	-	-	-	-	-	-	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	73.76	-	-	-	-	-	73.76
	Depreciation		-	-	11.06	-	-	-	-	-	11.06
	Closing Balance		-	-	<b>62.70</b>	-	-	-	-	-	<b>62.70</b>
FY 2031	Opening Balance		-	62.70	-	-	-	-	-	62.70	
	Addition in 180 days		-	-	-	-	-	-	-	-	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	62.70	-	-	-	-	-	62.70
	Depreciation		-	-	9.41	-	-	-	-	-	9.41
	Closing Balance		-	-	<b>53.30</b>	-	-	-	-	-	<b>53.30</b>
FY 2032	Opening Balance		-	53.30	-	-	-	-	-	53.30	
	Addition in 180 days		-	-	-	-	-	-	-	-	
	Addition aft 180 days		-	-	-	-	-	-	-	-	
	Deletions		-	-	-	-	-	-	-	-	
	Gross Block		-	-	53.30	-	-	-	-	-	53.30
	Depreciation		-	-	7.99	-	-	-	-	-	7.99
	Closing Balance		-	-	<b>45.30</b>	-	-	-	-	-	<b>45.30</b>

	ASSET CLASS							rupees in lakhs	
Particulars	Land & Plot(s)	Building	Plant and Machinery	Furniture & Fixtures	Computers	Vehicles	Equipments	Other Assets	Summary
Rate of Depreciation	0.00%	10.00%	15.00%	10.00%	40.00%	15.00%	15.00%	10.00%	

## PROJECTED CASH FLOW STATEMENT

Sr No	Particulars	Projections						
		FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
<b>A</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>							
	<b>Net Profit Before Tax</b>	<b>172.02</b>	<b>238.09</b>	<b>281.18</b>	<b>328.12</b>	<b>379.44</b>	<b>435.64</b>	<b>497.33</b>
	Adjustments for:							
	Depreciation	21.20	18.02	15.31	13.02	11.06	9.41	7.99
	Interest & Finance Charges in Profit & Loss Account	16.04	18.43	17.24	15.92	14.48	12.90	11.16
	<b>Operating Profit before Working Capital Changes</b>	<b>209.26</b>	<b>274.54</b>	<b>313.73</b>	<b>357.07</b>	<b>404.98</b>	<b>457.95</b>	<b>516.48</b>
	Adjustments for:							
	Decrease/(Increase) in Receivables	(48.53)	(4.85)	(5.34)	(5.87)	(6.46)	(85.27)	(15.63)
	Decrease/(Increase) in Inventories	(97.07)	(9.71)	(10.68)	(11.74)	(12.92)	(14.21)	(15.63)
	Decrease/(Increase) in Other asset	(0.67)	(0.18)	(0.30)	(0.29)	(0.36)	(0.45)	(0.56)
	Decrease/(Increase) in Other receivables	-	-	-	-	-	-	-
	Decrease/(Increase) in Other Current Assets	(143.00)	(22.00)	(16.00)	(64.00)	(75.00)	(40.00)	(79.00)
	Increase/(Decrease) in Payables	120.36	(16.72)	(35.24)	6.84	7.52	8.28	9.10
	Increase/(Decrease) in Advances from Customers	-	-	-	-	-	26.05	2.61
	Increase/(Decrease) in Short Term Borrowings	-	-	-	-	-	-	-
	Increase/(Decrease) in Capital Goods creditors & others	2.05	0.08	0.09	0.09	0.09	(1.95)	0.05
	<b>Cash generated from operations</b>	<b>42.41</b>	<b>221.16</b>	<b>246.26</b>	<b>282.09</b>	<b>317.86</b>	<b>350.40</b>	<b>417.41</b>
	Income Tax paid	(51.61)	(71.43)	(84.35)	(98.44)	(113.83)	(130.69)	(149.20)
	<b>Net Cash flow from Operating activities</b>	<b>(9.20)</b>	<b>149.73</b>	<b>161.91</b>	<b>183.65</b>	<b>204.03</b>	<b>219.71</b>	<b>268.21</b>
<b>B</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>							
	Cash Credit	100.00	-	-	-	-	-	-
	Own Contribution for Business	69.64	-	-	-	-	-	-
	Purchase of Assets	(141.31)	-	-	-	-	-	-
	Loan and Advances	(5.26)	(3.80)	(2.20)	(2.43)	(2.95)	(4.16)	(5.20)
	Investments & Other Assets	(18.00)	(26.00)	(29.75)	(35.25)	(39.12)	(38.38)	(56.50)
	<b>Net Cash used in Investing activities</b>	<b>5.08</b>	<b>(29.80)</b>	<b>(31.95)</b>	<b>(37.68)</b>	<b>(42.07)</b>	<b>(42.54)</b>	<b>(61.70)</b>
<b>C</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>							
	Loan Disbursement / Repayment	99.40	(12.02)	(13.21)	(14.52)	(15.96)	(17.55)	(19.29)
	Drawings by Promoters	-	-	-	-	-	-	-
	Interest paid for Cash Credit Limit	(9.50)	(9.50)	(9.50)	(9.50)	(9.50)	(9.50)	(9.50)
	Interest paid for Term Loan Limit	(6.54)	(8.93)	(7.74)	(6.42)	(4.98)	(3.40)	(1.66)
	Increase/(Decrease) in Capital Account Items	-	-	-	-	-	-	-
	Unsecured Loans & Quasi Capital	-	-	-	-	-	-	-
	<b>Net Cash used in Financing Activities</b>	<b>83.36</b>	<b>(30.45)</b>	<b>(30.45)</b>	<b>(30.45)</b>	<b>(30.45)</b>	<b>(30.45)</b>	<b>(30.45)</b>
	<b>Net increase in cash &amp; Cash Equivalents</b>	<b>79.24</b>	<b>89.48</b>	<b>99.51</b>	<b>115.53</b>	<b>131.51</b>	<b>146.72</b>	<b>176.06</b>
	Cash and Cash equivalents as at the beginning of the year	-	79.24	168.72	268.22	383.75	515.26	661.98
	Cash and Cash equivalents as at the end of the year	79.24	168.72	268.22	383.75	515.26	661.98	838.04
	<b>Net increase in cash &amp; Cash Equivalents</b>	<b>79.24</b>	<b>89.48</b>	<b>99.51</b>	<b>115.53</b>	<b>131.51</b>	<b>146.72</b>	<b>176.06</b>

<b>DEBT SERVICE COVERAGE RATIO</b>							
<b>PARTICULARS</b>	<b>Projections</b>						
	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>	<b>FY 2030</b>	<b>FY 2031</b>	<b>FY 2032</b>
Net Profit After Interest & Tax	120.42	166.67	196.82	229.69	265.60	304.95	348.13
(+) Depreciation	21.20	18.02	15.31	13.02	11.06	9.41	7.99
(+) Bank Interest	16.04	18.43	17.24	15.92	14.48	12.90	11.16
<b>Net Cash Inflow</b>	<b>157.65</b>	<b>203.11</b>	<b>229.37</b>	<b>258.63</b>	<b>291.15</b>	<b>327.26</b>	<b>367.28</b>
Bank Interest	16.04	18.43	17.24	15.92	14.48	12.90	11.16
Principal Repayment of Installment	5.60	12.02	13.21	14.52	15.96	17.55	19.29
<b>Net Cash Outflow</b>	<b>21.64</b>	<b>30.45</b>	<b>30.45</b>	<b>30.45</b>	<b>30.45</b>	<b>30.45</b>	<b>30.45</b>
<b>Debt Service Coverage Ratio</b>	<b>7.29</b>	<b>6.67</b>	<b>7.53</b>	<b>8.49</b>	<b>9.56</b>	<b>10.75</b>	<b>12.06</b>
<b>Average Debt Service Coverage Ratio</b>	<b>7.91</b>						

FINANCIALS INDICATORS								
Sr. No.	PARTICULARS	Projections						
		FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
1	SALES(a)	1,181	1,299	1,429	1,572	1,729	1,902	2,092
2	OTHER INCOME(b)	-	-	-	-	-	-	-
3	TOTAL INCOME (a+b)	1,181	1,299	1,429	1,572	1,729	1,902	2,092
4	OPERATING PROFIT	209	275	314	357	405	458	516
5	NET PROFIT	120	167	197	230	266	305	348
6	CASH PROFIT	142	185	212	243	277	314	356
7	OPERATING PROFIT MARGIN(%)	17.72%	21.13%	21.95%	22.72%	23.42%	24.08%	24.69%
8	NET PROFIT MARGIN (%)	10.20%	12.83%	13.77%	14.61%	15.36%	16.03%	16.64%
9	CASH PROFIT TO SALES	11.99%	14.22%	14.85%	15.44%	16.00%	16.53%	17.02%
10	QUASSI CAPITAL (UNSECURED LOANS)	-	-	-	-	-	-	-
11	CAPITAL	190	357	554	783	1,049	1,354	1,702
12	NET WORTH	190	357	554	783	1,049	1,354	1,702
13	TOTAL OUTSIDE LIABILITIES	320	291	243	235	226	217	207
14	CURRENT RATIO	1.68	2.45	3.74	4.72	5.76	6.24	7.19
15	QUICK RATIO	1.24	1.93	3.05	3.99	4.99	5.52	6.44
16	DEBTORS TURNOVER RATIO	24.33	24.33	24.33	24.33	24.33	12.17	12.17
17	CREDITORS TURNOVER RATIO	7.30	7.30	12.17	12.17	12.17	12.17	12.17
18	FIXED ASSET TURNOVER RATIO	9.83	12.72	16.47	21.31	27.58	35.69	46.18
19	SALES TO CAPITAL EMPLOYED	780.28%	435.91%	305.86%	238.12%	196.10%	166.82%	147.29%
20	FIXED ASSETS TO NET WORTH	1	0	0	0	0	0	0
21	CRS NO OF DAYS PURCHASES	50	50	30	30	30	30	30
22	RECEIVABLES NO. OF DAYS SALES	15	15	15	15	15	30	30
23	STOCK NO. OF DAYS SALES	30	30	30	30	30	30	30
24	TOL/TNW	1.68	0.82	0.44	0.30	0.22	0.16	0.12
25	DEBT MANAGEMENT RATIO	0.19	0.13	0.09	0.06	0.03	0.02	0.00
26	INTEREST COVERAGE	11.72	13.92	17.31	21.60	27.20	34.77	45.57
27	PROPRIETARY RATIO	0.37	0.55	0.69	0.77	0.82	0.85	0.88
28	CASH FLOW YIELD	1.24	0.97	0.93	0.89	0.83	0.88	2.28
29	CASH FLOW TO ASSETS	0.29	0.25	0.23	0.20	0.17	0.17	0.41
30	DER	0.52	0.24	0.13	0.08	0.04	0.02	0.00

## CURRENT RATIO

PARTICULARS	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
<b>CURRENT ASSETS</b>							
Cash & Bank	79.24	168.72	268.22	383.75	515.26	661.98	838.04
Stock in hand	97.07	106.77	117.45	129.19	142.11	156.33	171.96
Sundry Debtors	48.53	53.39	58.72	64.60	71.06	156.33	171.96
Advances	2.01	2.56	3.46	4.33	5.41	6.76	8.45
Deposits	0.67	0.85	1.15	1.44	1.80	2.25	2.82
Security Deposit & TDS, Taxes (Advar	3.25	6.50	7.80	9.36	11.23	14.04	17.55
Other Current Assets	143.00	165.00	181.00	245.00	320.00	360.00	439.00
<b>TOTAL CURRENT ASSETS</b>	<b>373.76</b>	<b>503.79</b>	<b>637.81</b>	<b>837.67</b>	<b>1,066.87</b>	<b>1,357.69</b>	<b>1,649.77</b>
<b>CURRENT LIABILITIES</b>							
Cash Credit	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Sundry Creditors	100.30	92.54	61.07	67.18	73.90	81.29	89.42
Provisions	20.06	11.10	7.33	8.06	8.87	9.75	10.73
Other Current Liabilities	2.05	2.13	2.22	2.31	2.40	26.51	29.16
<b>TOTAL CURRENT LIABILITIES</b>	<b>222.41</b>	<b>205.77</b>	<b>170.62</b>	<b>177.55</b>	<b>185.17</b>	<b>217.55</b>	<b>229.30</b>
<b>CURRENT RATIO</b>	<b>1.68</b>	<b>2.45</b>	<b>3.74</b>	<b>4.72</b>	<b>5.76</b>	<b>6.24</b>	<b>7.19</b>

# SENSITIVITY ANALYSIS

## I. REVENUE GROWTH OF 5%

Rupees in lakhs

PARTICULARS	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Projected revenue	1,181	1,299	1,429	1,572	1,729	1,902	2,092
% Change	5%	5%	5%	5%	5%	5%	5%
Growth	59	65	71	79	86	95	105
Updated Revenue	1,240	1,364	1,500	1,650	1,816	1,997	2,197
	97	107	117	129	142		
Cost of Goods sold	732	676	743	817	899	989	1,088
Indirect Costs	159	164	169	173	179	184	190
Interest, Depreciation	37	36	33	29	26	22	19
EBT	172	238	281	328	379	436	497
Updated EBT	311	488	556	631	712	802	900
<b>Impact on EBT</b>	<b>139</b>	<b>250</b>	<b>275</b>	<b>303</b>	<b>333</b>	<b>366</b>	<b>403</b>

## II. REVENUE REDUCTION OF (-)5%

Rupees in lakhs

PARTICULARS	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Projected revenue	1,181	1,299	1,429	1,572	1,729	1,902	2,092
% Change	5%	5%	5%	5%	5%	5%	5%
Reduction	59	65	71	79	86	95	105
Updated Revenue	1,122	1,234	1,358	1,493	1,643	1,807	1,988
Cost of Goods sold	732	676	743	817	899	989	1,088
Indirect Costs	159	164	169	173	179	184	190
Interest, Depreciation	37	36	33	29	26	22	19
EBT	172	238	281	328	379	436	497
Updated EBT	193	358	413	474	539	612	691
<b>Impact on EBT</b>	<b>21</b>	<b>120</b>	<b>132</b>	<b>145</b>	<b>160</b>	<b>176</b>	<b>194</b>

## III. INCREASE IN COGS BY 5%

Rupees in lakhs

PARTICULARS	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Projected revenue	1,181	1,299	1,429	1,572	1,729	1,902	2,092
Cost of Goods sold	732	676	743	817	899	989	1,088
% Change	5%	5%	5%	5%	5%	5%	5%
Increase	37	34	37	41	45	49	54
Updated COGS	769	709	780	858	944	1,038	1,142
Indirect Costs	159	164	169	173	179	184	190
Interest, Depreciation	37	36	33	29	26	22	19
EBT	172	238	281	328	379	436	497
Updated EBT	215	389	448	511	581	657	741
<b>Impact on EBT</b>	<b>43</b>	<b>151</b>	<b>167</b>	<b>183</b>	<b>201</b>	<b>222</b>	<b>244</b>

**BREAK EVEN ANALYSIS**

Sr. No.	Particulars	Weightage	Projections						
			FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
(A)	<b>Gross Revenue</b>		1,180.97	1,299.06	1,428.97	1,571.87	1,729.06	1,901.96	2,092.16
(B)	<b>Variable Expenses</b>								
	Purchases	100%	732.20	675.51	743.07	817.37	899.11	989.02	1,087.92
	Labour & Transport	65%	92.12	101.33	111.46	122.61	134.87	148.35	163.19
	Power & Fuel	65%	23.03	25.33	27.86	30.65	33.72	37.09	40.80
	Other prime costs	60%	-	-	-	-	-	-	-
	Difference in Stock	100%	(97.07)	(9.71)	(10.68)	(11.74)	(12.92)	(14.21)	(15.63)
	<b>Total Variable expenses</b>		<b>750.28</b>	<b>792.47</b>	<b>871.71</b>	<b>958.88</b>	<b>1,054.77</b>	<b>1,160.25</b>	<b>1,276.27</b>
(C)	<b>Contribution (A - B)</b>		<b>430.69</b>	<b>506.60</b>	<b>557.26</b>	<b>612.98</b>	<b>674.28</b>	<b>741.71</b>	<b>815.88</b>
	<b>Contribution (%)</b>		<b>36.47%</b>	<b>39.00%</b>	<b>39.00%</b>	<b>39.00%</b>	<b>39.00%</b>	<b>39.00%</b>	<b>39.00%</b>
(D)	<b>Fixed &amp; Semi-fixed Expenses</b>								
	Administration Costs	70%	8.35	8.77	9.21	9.67	10.15	10.66	11.19
	Rent	100%	48.00	50.40	52.92	55.57	58.34	61.26	64.32
	Insurance	100%	1.38	1.45	1.52	1.60	1.68	1.76	1.85
	Property Taxes	100%	-	-	-	-	-	-	-
	Other Fixed Costs		-	-	-	-	-	-	-
	<b>Total Fixed &amp; Semi-fixed Expenses</b>		<b>57.73</b>	<b>60.62</b>	<b>63.65</b>	<b>66.83</b>	<b>70.17</b>	<b>73.68</b>	<b>77.37</b>
(E)	<b>Operating profit (C - D)</b>		372.96	445.98	493.61	546.15	604.11	668.03	738.52
(F)	<b>Break-even point</b>		<b>158.30</b>	<b>155.44</b>	<b>163.22</b>	<b>171.38</b>	<b>179.95</b>	<b>188.94</b>	<b>198.39</b>

**Credit Monitoring Arrangement (CMA) Data**

LIABILITIES	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Capital	190.06	356.73	553.55	783.24	1,048.84	1,353.79	1,701.92
Reserves							
<b>Net Worth</b>	<b>190.06</b>	<b>356.73</b>	<b>553.55</b>	<b>783.24</b>	<b>1,048.84</b>	<b>1,353.79</b>	<b>1,701.92</b>
Term Loans	99.40	87.38	74.17	59.65	43.69	26.14	6.85
Unsecured Loans	-	-	-	-	-	-	-
Other Term Liabilities	-	-	-	-	-	-	-
<b>Total Term Liabilities</b>	<b>99.40</b>	<b>87.38</b>	<b>74.17</b>	<b>59.65</b>	<b>43.69</b>	<b>26.14</b>	<b>6.85</b>
Sundry Creditors	100.30	92.54	61.07	67.18	73.90	81.29	89.42
Bank Borrowings-CC	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Provision	20.06	11.10	7.33	8.06	8.87	9.75	10.73
Other Current Liabilities	2.05	2.13	2.22	2.31	2.40	26.51	29.16
other advances							
<b>Total Current Liabilities</b>	<b>222.41</b>	<b>205.77</b>	<b>170.62</b>	<b>177.55</b>	<b>185.17</b>	<b>217.55</b>	<b>229.30</b>
<b>Total Outside Liabilities</b>	<b>321.82</b>	<b>293.16</b>	<b>244.79</b>	<b>237.20</b>	<b>228.85</b>	<b>243.69</b>	<b>236.15</b>
<b>Total Liabilities</b>	<b>511.88</b>	<b>649.88</b>	<b>798.34</b>	<b>1,020.44</b>	<b>1,277.69</b>	<b>1,597.48</b>	<b>1,938.07</b>

ASSETS	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Fixed Assets	141.31	120.11	102.10	86.78	73.76	62.70	53.30
Depreciation	21.20	18.02	15.31	13.02	11.06	9.41	7.99
<b>Net Block</b>	<b>120.11</b>	<b>102.10</b>	<b>86.78</b>	<b>73.76</b>	<b>62.70</b>	<b>53.30</b>	<b>45.30</b>
Cash & Bank Balance	79.24	168.72	268.22	383.75	515.26	661.98	838.04
advances to suppliers	2.01	2.56	3.46	4.33	5.41	6.76	8.45
Othr current assets	143.67	165.85	182.15	246.44	321.80	362.25	441.82
stock	97.07	106.77	117.45	129.19	142.11	156.33	171.96
investments	3.25	6.50	7.80	9.36	11.23	14.04	17.55
Receivables	48.53	53.39	58.72	64.60	71.06	156.33	171.96
<b>Total Current Assets</b>	<b>373.76</b>	<b>503.79</b>	<b>637.81</b>	<b>837.67</b>	<b>1,066.87</b>	<b>1,357.69</b>	<b>1,649.77</b>
Investments	-	-	1.75	-	5.12	2.50	10.00
Other Non Current Assets	18.00	44.00	72.00	109.00	143.00	184.00	233.00
<b>Total Non Current Assets</b>	<b>18.00</b>	<b>44.00</b>	<b>73.75</b>	<b>109.00</b>	<b>148.12</b>	<b>186.50</b>	<b>243.00</b>
Accumulated Losses	-	-	-	-	-	-	-
Other Intangible Assets	-	-	-	-	-	-	-
<b>Total Intangible Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Assets</b>	<b>511.88</b>	<b>649.88</b>	<b>798.34</b>	<b>1,020.44</b>	<b>1,277.69</b>	<b>1,597.48</b>	<b>1,938.07</b>
control total	-	-	-	-	-	-	-



## Credit Monitoring Arrangement (CMA) Data

### Working Capital - Assessment

#### BASED ON TANDON COMMITTEE - I

Method I (WCG)	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
1. Total Current Assets	373.76	503.79	637.81	837.67	1,066.87	1,357.69	1,649.77
2. Other Current Liabilities	122.41	105.77	70.62	77.55	85.17	117.55	129.30
3. WCG	251.35	398.02	567.19	760.12	981.71	1,240.14	1,520.47
4. 25 % Margin	62.84	99.50	141.80	190.03	245.43	310.03	380.12
5. Actual Projected NWC	151.35	298.02	467.19	660.12	881.71	1,140.14	1,420.47
6. (3-4)	188.51	298.51	425.39	570.09	736.28	930.10	1,140.35
7. (3-5)	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>5. MPBF as per method I</b>	<b>188.51</b>	<b>298.51</b>	<b>425.39</b>	<b>570.09</b>	<b>736.28</b>	<b>930.10</b>	<b>1,140.35</b>

#### BASED ON TONDAN COMMITTEE - II

Method II (TCA)	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
1. Total Current Assets	373.76	503.79	637.81	837.67	1,066.87	1,357.69	1,649.77
2. Other Current Liabilities	122.41	105.77	70.62	77.55	85.17	117.55	129.30
3. WCG	251.35	398.02	567.19	760.12	981.71	1,240.14	1,520.47
4. 25 % Margin (TCA*25%)	93.44	125.95	159.45	209.42	266.72	339.42	412.44
<b>5. MPBF as per method II</b>	<b>157.91</b>	<b>272.07</b>	<b>407.74</b>	<b>550.71</b>	<b>714.99</b>	<b>900.71</b>	<b>1,108.03</b>

#### NAYAK COMMITTEE NORMS - TURNOVER METHOD

Turnover Method	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
1. Actual / Projected Sales	1,180.97	1,299.06	1,428.97	1,571.87	1,729.06	1,901.96	2,092.16
2. WCG - 25 % of sales	295.24	324.77	357.24	392.97	432.26	475.49	523.04
3. 5 % of sales as margin	59.05	64.95	71.45	78.59	86.45	95.10	104.61
<b>4. Minimum permissible finance</b> (20% of turnover)	236.19	259.81	285.79	314.37	345.81	380.39	418.43
5. Margin Money by Borrower	59.05	64.95	71.45	78.59	86.45	95.10	104.61
6. Actual/Projected NWC	151.35	298.02	467.19	660.12	881.71	1,140.14	1,420.47

Particulars	Projections						
	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
Stock	97.07	106.77	117.45	129.19	142.11	156.33	171.96
(Days cost of production)	57,143.62	74,946.05	82,440.65	90,684.72	99,753.19	1,09,728.51	1,20,701.36
Receivables	48.53	53.39	58.72	64.60	71.06	156.33	171.96
(Days sales)	15.00	15.00	15.00	15.00	15.00	30.00	30.00
Other Current assets	143.67	165.85	182.15	246.44	321.80	362.25	441.82
% to Total Current Assets	38.99	33.52	29.07	29.91	30.64	27.10	27.21
Loans and advances	2.01	2.56	3.46	4.33	5.41	6.76	8.45
holding period	0.62	0.72	0.88	1.00	1.14	1.30	1.47
Cash & bank balances	79.24	168.72	268.22	383.75	515.26	661.98	838.04
% to total Current Assets	21.50	34.10	42.81	46.57	49.06	49.52	51.61
<b>Total Current Assets</b>	<b>368.51</b>	<b>494.73</b>	<b>626.55</b>	<b>823.99</b>	<b>1,050.24</b>	<b>1,336.89</b>	<b>1,623.78</b>
Sundry Creditors	100.30	92.54	61.07	67.18	73.90	81.29	89.42
Days purchases	50.00	50.00	30.00	30.00	8.22	8.22	8.22
OCL – Provisions	(18.01)	(8.97)	(5.11)	(5.76)	(6.47)	16.75	18.43
% to TCL	(21.89)	(10.74)	(9.13)	(9.37)	(9.59)	17.09	17.09
<b>Total Current Liabilities</b>	<b>82.29</b>	<b>83.56</b>	<b>55.96</b>	<b>61.43</b>	<b>67.43</b>	<b>98.04</b>	<b>107.84</b>

## SUMMARY OF LOAN REPAYMENT SCHEDULE

Interest Rate

9.50% p.a

Particulars	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033
Principal At the begining of the year	-	99.40	87.38	74.17	59.65	43.69	26.14	6.85
Add :- Disbursement	105.00	-	-	-	-	-	-	-
Add :- Interest	6.54	8.93	7.74	6.42	4.98	3.40	1.66	0.14
Less :- Repayment During the year	(12.14)	(20.95)	(20.95)	(20.95)	(20.95)	(20.95)	(20.95)	(6.98)
<b>Principal at the end of the year</b>	<b>99.40</b>	<b>87.38</b>	<b>74.17</b>	<b>59.65</b>	<b>43.69</b>	<b>26.14</b>	<b>6.85</b>	<b>(0.00)</b>
<b>Principal Amount</b>	<b>5.60</b>	<b>12.02</b>	<b>13.21</b>	<b>14.52</b>	<b>15.96</b>	<b>17.55</b>	<b>19.29</b>	<b>6.85</b>

EMI Schedule						
Interest Rate %					9.50%	
Proposed Loan Amount					105.00	
No of Months					84	
Month	Opening Balance	Disbursement	Interest	Total	Repayments	Closing Balance
<b>YEAR 1</b>						
APR	-	-	-	-	-	-
MAY	-	-	-	-	-	-
JUN	-	-	-	-	-	-
JUL	-	-	-	-	-	-
AUG	-	105.00	0.83	105.83	(0.83)	105.00
SEP	105.00	-	0.83	105.83	(0.83)	105.00
OCT	105.00	-	0.83	105.83	(1.75)	104.09
NOV	104.09	-	0.82	104.91	(1.75)	103.16
DEC	103.16	-	0.82	103.98	(1.75)	102.24
JAN	102.24	-	0.81	103.04	(1.75)	101.30
FEB	101.30	-	0.80	102.10	(1.75)	100.35
MAR	100.35	-	0.79	101.15	(1.75)	99.40
<b>TOTAL</b>		<b>105.00</b>	<b>6.54</b>		<b>(12.14)</b>	
<b>YEAR 2</b>						
APR	99.40	-	0.79	100.19	(1.75)	98.45
MAY	98.45	-	0.78	99.22	(1.75)	97.48
JUN	97.48	-	0.77	98.25	(1.75)	96.50
JUL	96.50	-	0.76	97.27	(1.75)	95.52
AUG	95.52	-	0.76	96.28	(1.75)	94.53
SEP	94.53	-	0.75	95.28	(1.75)	93.54
OCT	93.54	-	0.74	94.28	(1.75)	92.53
NOV	92.53	-	0.73	93.26	(1.75)	91.52
DEC	91.52	-	0.72	92.24	(1.75)	90.50
JAN	90.50	-	0.72	91.21	(1.75)	89.47
FEB	89.47	-	0.71	90.18	(1.75)	88.43
MAR	88.43	-	0.70	89.13	(1.75)	87.38
<b>TOTAL</b>		<b>-</b>	<b>8.93</b>		<b>(20.95)</b>	
<b>YEAR 3</b>						
APR	87.38	-	0.69	88.08	(1.75)	86.33
MAY	86.33	-	0.68	87.01	(1.75)	85.27
JUN	85.27	-	0.68	85.94	(1.75)	84.20
JUL	84.20	-	0.67	84.86	(1.75)	83.12
AUG	83.12	-	0.66	83.78	(1.75)	82.03
SEP	82.03	-	0.65	82.68	(1.75)	80.94
OCT	80.94	-	0.64	81.58	(1.75)	79.83
NOV	79.83	-	0.63	80.46	(1.75)	78.72
DEC	78.72	-	0.62	79.34	(1.75)	77.59
JAN	77.59	-	0.61	78.21	(1.75)	76.46
FEB	76.46	-	0.61	77.07	(1.75)	75.32
MAR	75.32	-	0.60	75.92	(1.75)	74.17
<b>TOTAL</b>		<b>-</b>	<b>7.74</b>		<b>(20.95)</b>	
<b>YEAR 4</b>						
APR	74.17	-	0.59	74.76	(1.75)	73.01
MAY	73.01	-	0.58	73.59	(1.75)	71.85
JUN	71.85	-	0.57	72.42	(1.75)	70.67
JUL	70.67	-	0.56	71.23	(1.75)	69.48
AUG	69.48	-	0.55	70.03	(1.75)	68.29
SEP	68.29	-	0.54	68.83	(1.75)	67.08
OCT	67.08	-	0.53	67.61	(1.75)	65.87
NOV	65.87	-	0.52	66.39	(1.75)	64.64
DEC	64.64	-	0.51	65.16	(1.75)	63.41
JAN	63.41	-	0.50	63.91	(1.75)	62.17
FEB	62.17	-	0.49	62.66	(1.75)	60.91
MAR	60.91	-	0.48	61.40	(1.75)	59.65
<b>TOTAL</b>		<b>-</b>	<b>6.42</b>		<b>(20.95)</b>	

EMI Schedule						
Interest Rate %					9.50%	
Proposed Loan Amount					105.00	
No of Months					84	
Month	Opening Balance	Disbursement	Interest	Total	Repayments	Closing Balance
<b>YEAR 5</b>						
APR	59.65	-	0.47	60.12	(1.75)	58.38
MAY	58.38	-	0.46	58.84	(1.75)	57.09
JUN	57.09	-	0.45	57.55	(1.75)	55.80
JUL	55.80	-	0.44	56.24	(1.75)	54.50
AUG	54.50	-	0.43	54.93	(1.75)	53.18
SEP	53.18	-	0.42	53.60	(1.75)	51.86
OCT	51.86	-	0.41	52.27	(1.75)	50.52
NOV	50.52	-	0.40	50.92	(1.75)	49.18
DEC	49.18	-	0.39	49.57	(1.75)	47.82
JAN	47.82	-	0.38	48.20	(1.75)	46.45
FEB	46.45	-	0.37	46.82	(1.75)	45.07
MAR	45.07	-	0.36	45.43	(1.75)	43.69
<b>TOTAL</b>		-	<b>4.98</b>		<b>(20.95)</b>	
<b>YEAR 6</b>						
APR	43.69	-	0.35	44.03	(1.75)	42.29
MAY	42.29	-	0.33	42.62	(1.75)	40.88
JUN	40.88	-	0.32	41.20	(1.75)	39.45
JUL	39.45	-	0.31	39.77	(1.75)	38.02
AUG	38.02	-	0.30	38.32	(1.75)	36.58
SEP	36.58	-	0.29	36.86	(1.75)	35.12
OCT	35.12	-	0.28	35.40	(1.75)	33.65
NOV	33.65	-	0.27	33.92	(1.75)	32.17
DEC	32.17	-	0.25	32.43	(1.75)	30.68
JAN	30.68	-	0.24	30.92	(1.75)	29.18
FEB	29.18	-	0.23	29.41	(1.75)	27.66
MAR	27.66	-	0.22	27.88	(1.75)	26.14
<b>TOTAL</b>		-	<b>3.40</b>		<b>(20.95)</b>	
<b>YEAR 7</b>						
APR	26.14	-	0.21	26.34	(1.75)	24.60
MAY	24.60	-	0.19	24.79	(1.75)	23.05
JUN	23.05	-	0.18	23.23	(1.75)	21.48
JUL	21.48	-	0.17	21.65	(1.75)	19.91
AUG	19.91	-	0.16	20.07	(1.75)	18.32
SEP	18.32	-	0.15	18.47	(1.75)	16.72
OCT	16.72	-	0.13	16.85	(1.75)	15.11
NOV	15.11	-	0.12	15.23	(1.75)	13.48
DEC	13.48	-	0.11	13.59	(1.75)	11.84
JAN	11.84	-	0.09	11.94	(1.75)	10.19
FEB	10.19	-	0.08	10.27	(1.75)	8.52
MAR	8.52	-	0.07	8.59	(1.75)	6.85
<b>TOTAL</b>		-	<b>1.66</b>		<b>(20.95)</b>	
<b>YEAR 8</b>						
APR	6.85	-	0.05	6.90	(1.75)	5.16
MAY	5.16	-	0.04	5.20	(1.75)	3.45
JUN	3.45	-	0.03	3.48	(1.75)	1.73
JUL	1.73	-	0.01	1.75	(1.75)	(0.00)
AUG	(0.00)	-	(0.00)	(0.00)	-	(0.00)
SEP	(0.00)	-	(0.00)	(0.00)	-	(0.00)
OCT	(0.00)	-	(0.00)	(0.00)	-	(0.00)
NOV	(0.00)	-	(0.00)	(0.00)	-	(0.00)
DEC	(0.00)	-	(0.00)	(0.00)	-	(0.00)
JAN	(0.00)	-	(0.00)	(0.00)	-	(0.00)
FEB	(0.00)	-	(0.00)	(0.00)	-	(0.00)
MAR	(0.00)	-	(0.00)	(0.00)	-	(0.00)
<b>TOTAL</b>		-	<b>0.14</b>		<b>(6.98)</b>	

## Notes to the Project Report

- a. Depreciation has been computed in accordance with the depreciation rates prescribed in the Income Tax Act. A separate depreciation schedule has been provided for reference and calculation purposes.
- b. The data presented, including sensitivity analysis and balance sheet synopsis, has been prepared utilizing standard financial assumptions and calculations.
- c. The financial projections and assessments are based on the assumption that there will be no changes in government policies and rules that may impact the loan applicant's business. Furthermore, it is assumed that no abnormal events will occur during the lifespan of the project or business.
- c. The financial projections and assessments are based on the assumption that there will be no changes in government policies and rules that may impact the loan applicant's business. Furthermore, it is assumed that no abnormal events will occur during the lifespan of the project or business.
- d. Provision for Income Tax has been made on the Rules and Regulations which are applicable for current scenario.
- e. The financial statements have been prepared under the standard assumption that the fiscal year-end occurs in March.
- f. The details of indirect expenses, break-even analysis, and security margin calculation have been provided in separate annexures for reference.
- g. The financial data pertaining to revenue from business operations, asset additions, existing obligations, etc., has been presented based on the information provided by the client.
- h. The projected data included in this report represents future-oriented financial information. It has been prepared based on the best judgment of the applicants, incorporating assumptions regarding the most probable set of economic conditions. However, it is important to note that this information should not be considered as a forecast.
- i. The information pertaining to the business entity, owner's profile, employment details, feasibility studies, industry analysis, market potential, current scenario, and challenges-solutions has been compiled based on discussions and inputs provided by the loan applicant.